



RESPONSE UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP 3622

PATENT APPLICATION  
Docket No. 8514-100  
Indivos Ref. No. ST-A14

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Ned HOFFMAN, et al.

Serial No. 09/215,058

Examiner: James W. MYHRE

Confirmation No. 7856

Filed: December 17, 1998

Group Art Unit: 3622

For: TOKENLESS FINANCIAL ACCESS SYSTEM

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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APR 30 2004

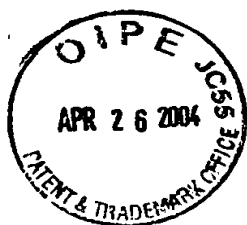
**GROUP 3600**

AMENDMENT AFTER FINAL REJECTION UNDER 37 CFR 1.116

Responsive to the Office Action, dated January 23, 2004, please amend the application as follows.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 6 of this paper.



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**BOX AF**

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450  
Date: April 22, 2004

*Ariel S. Rogson*  
Ariel S. Rogson

Responsive to the Office Action dated June 19, 2003, enclosed is an amendment in the above-identified application.

The fee has been calculated as shown below.

<u>CLAIMS AS AMENDED</u>					
For:	Number After Amendment	Previous Number	Extra	Rate	Additional Fee
Total Claims	21	22	0	x \$ 9 =	\$0
Independent Claims	1	3	0	x \$43 =	\$0
Extension of Time - 1 <sup>st</sup>					\$0
Extension of Time - 2 <sup>nd</sup>					\$0
Extension of Time - 3 <sup>rd</sup>					\$0
First Presentation of Multiple Dependent Claims					\$0
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0

☒ Any deficiency or overpayment should be charged or credited to deposit account number 13-1703.

Respectfully submitted,

MARGER JOHNSON & McCOLLOM, P.C.

*Ariel S. Rogson*  
Ariel S. Rogson  
Reg. No. 43,054

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APR 30 2004

**GROUP 3600**

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